



Arizona Is Home Pre-Closing Review

Arizona IDA Arizona Is Home Lender Training

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Arizona Is Home Pre-closing Review

The process of uploading documents into the **HOME+PLUS** Lender-Online system is the same whether you are uploading:

- (1) Pre-closing Review Package – *Arizona Is Home*
- (2) Underwriter's Certification – *HOME Plus*
- (3) Post-Closing DPA Compliance Package – *either program*
- (4) Trailing Conditions or Stips – *either program*



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The pre-closing review replaces the “Underwriter Certification” step that the lenders are familiar with under the HOME Plus DPA program.

Hilltop Securities (HTS) for the benefit of the Arizona IDA will conduct a pre-closing review for all Arizona Is Home transactions.

This step must be completed and an HTS approval granted before closing documents can be access by the lender.

- All Arizona Is Home transactions require a pre-closing compliance review by Hilltop Securities (HTS).
- Review and approval by HTS is required before all the embedded closing documents within the Emphasys Lender Online system are made available.

Documents required for Pre-Closing File Review:

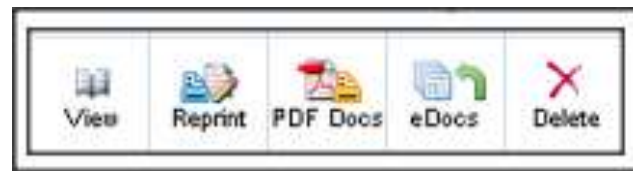
1. Pre-close Checklist
2. Final AUS
3. Credit report OR Fraud Report OR VOR
4. About Recapture Tax Document
5. 92900-LT or 1008
6. Initial 1st lien URLA
7. Purchase Contract
8. Arizona IDA Income Worksheet
9. Homebuyer Education Certificate
10. Extension Request (if applicable)



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This power point focuses on the upload procedures for a pre-closing Arizona Is Home package. (some screen shots will reference post-closing compliance package – the process is the same for both)

- Once all the items on the pre-closing checklist have been stacked and saved on your PC, select the “eDocs” icon from the Loan Status tab for the respective transaction.





- Click on the “Add New” icon from the Pre-Closing Compliance Pkg Box





The process to upload the post-closing DPA compliance package (as well as the Underwriter’s Certification for the HOME Plus program) follows the same process.

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You can upload each document individually or the full Pre-Closing file in one upload.

Loan Status  

eMortgage Document For Loan No.  

*** denotes a required field.**

To add/modify an eMortgage document fill out the required fields and then click on the "Save" button. If you don't wish to save your changes click on the "Cancel" button.

Notes:
Please make sure that the document that you upload is a valid document. Ex: .pdf, .doc, .xls, .gif, .jpeg, .png, .txt, etc

The 'Login Name' and 'Password' fields are **case sensitive**.

***Package:**

Please [Click Here](#) to upload a document.

***Select a document name from the predefined list**

or

***Enter a customized document name.**

Enter additional comments about this document

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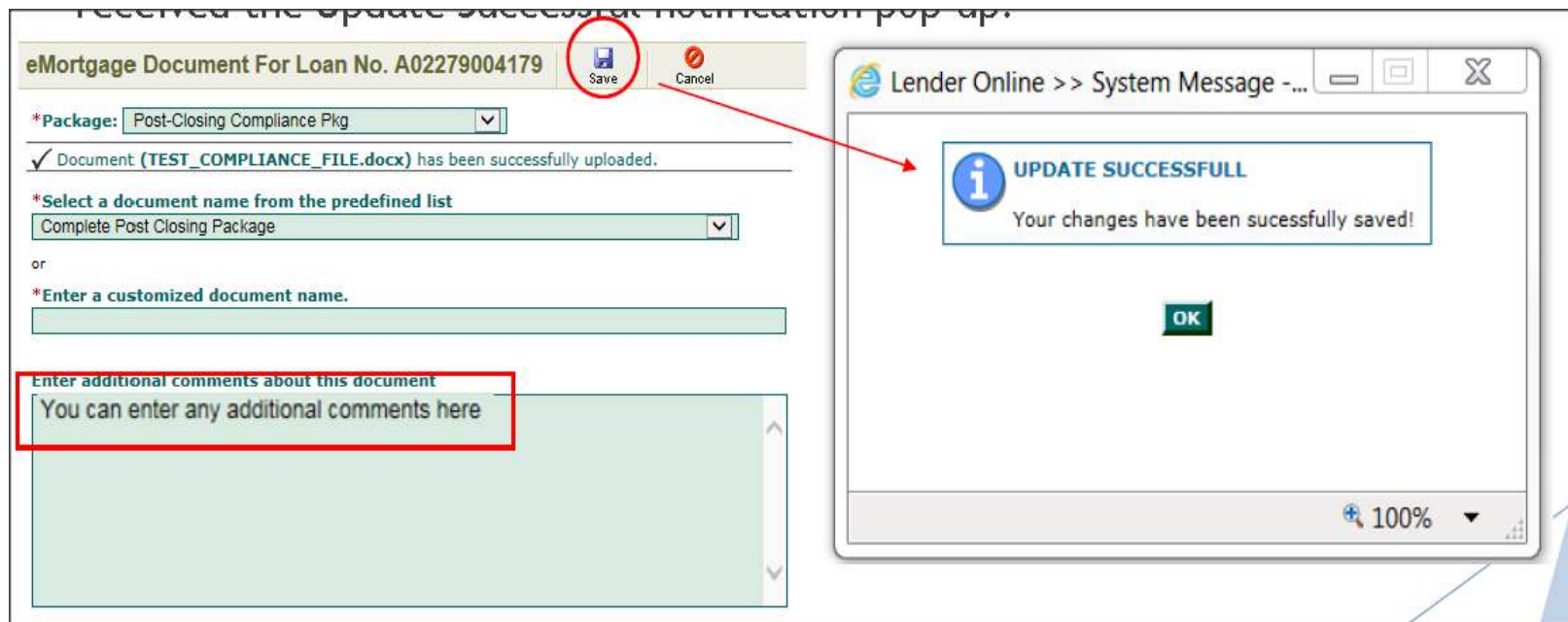
Select the “Click Here” button and a Get File box will pop-up.

The screenshot displays the 'eMortgage Document For Loan No.' interface. At the top, there are 'Save' and 'Cancel' buttons. Below, a dropdown menu shows '*Package: Post-Closing Compliance Pkg'. A text prompt says 'Please **Click Here** to upload a document.' Below this is another dropdown menu for '*Select a document name from the predefined list' and a text input field for '*Enter a customized document name.'. A large text area is labeled 'Enter additional comments about this document'. A pop-up window titled 'Get File - Google Chrome' is overlaid on the right, showing a 'File Location' section with a 'Choose File' button and 'No file chosen' text. Below the pop-up are 'Upload' and 'Cancel' buttons. At the bottom of the main interface, it says 'Powered by **emphasys** Copyright © 1999 - 2019 Emphasys Software. All rights reserved. | [About Lender Online](#)'.

Click the “Choose File” box, select Browse, search for the Post-Closing Package document saved on your PC, and then click “Upload”.

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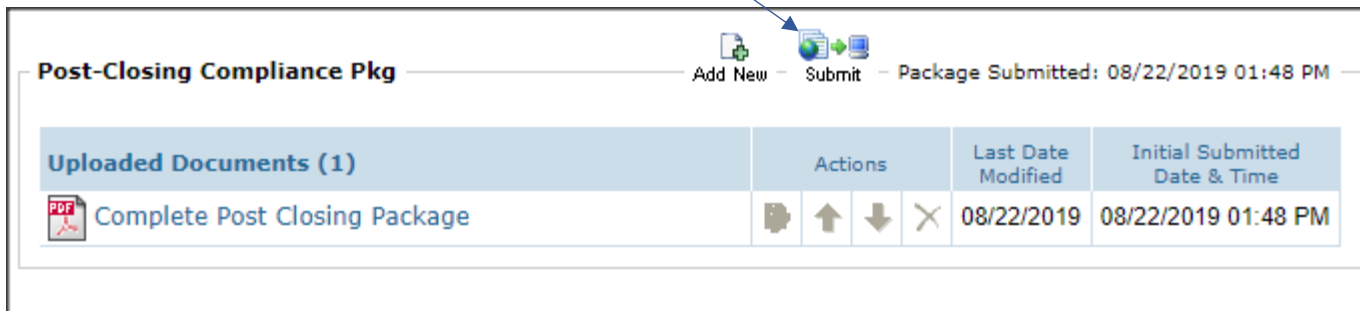
After the Pre-closing compliance package has been uploaded select the “save” icon and you will receive the Update Successful notification pop-up








....you're not done yet!

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Once the Pre-Closing package has been uploaded and saved, you **MUST** click the “submit” icon. The system assumes you have more documents to upload until you *“tell it”* you are done.



Post-Closing Compliance Pkg — Add New — Submit — Package Submitted: 08/22/2019 01:48 PM

Uploaded Documents (1)	Actions	Last Date Modified	Initial Submitted Date & Time
 Complete Post Closing Package	   	08/22/2019	08/22/2019 01:48 PM









































When done correctly, the Initial Submitted Date & Time field will be populated.

Be sure to check back into the transaction within 48 hours to view any potential conditions or stips.

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A successfully uploaded Pre-closing compliance package will look like the example below:

Pre-Close Compliance Package (SUBMIT AFTER UPLOADING) Add New Submit Package Submitted: 03/25/2024 11:10 AM

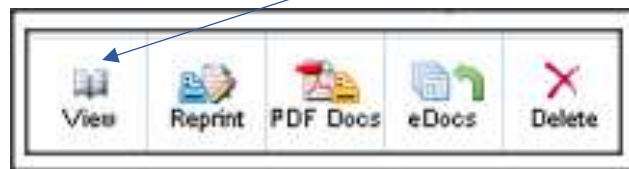
Uploaded Documents (8)	Actions	Last Date Modified	Initial Submitted Date & Time
 1. Pre-Close Checklist	   	03/25/2024	03/25/2024 11:10 AM
 2. Executed UW Certification Transmittal Form - 92900LT, 1008, other	   	03/25/2024	03/25/2024 11:10 AM
 3. Applicable Agency AUS Findings	   	03/25/2024	03/25/2024 11:10 AM
 4. URLA's - Lender, Borrower, Addendums	   	03/25/2024	03/25/2024 11:10 AM
 5. Executed Purchase Contract with any Addendums	   	03/25/2024	03/25/2024 11:10 AM
 6. Homebuyer Course Certification	   	03/25/2024	03/25/2024 11:10 AM
 2nd Lien LE	   	03/25/2024	03/25/2024 11:10 AM
 Flex Acknowledgment	   	03/25/2024	03/25/2024 11:10 AM

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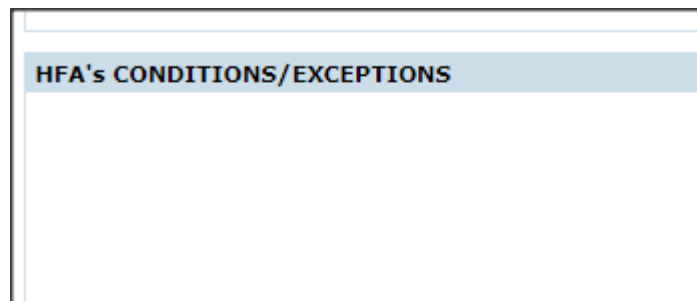
Current turn around time on Pre-closing compliance packages is 48 hours.

Once the lender successfully uploads the Arizona Is Home Pre-closing compliance package into the Lender-Online system, it is the lenders responsibility to log into the system and follow up on the transaction for any updates, pend notices, etc.

The lender can view the status of the file by selecting the “View” icon from the Loan Status tab



Any outstanding condition for pre-closing review approval will be detail in the HFA’s Conditions / Exceptions section.



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When the Pre-closing compliance review is complete and the transaction receives the approved / clear to close from HTS, the “stage” status will reflect **“Commitment”**.

At this time, all the closing documents will be available for the lender to generate.

Please reference the “Where to obtain & how to generate HOME+Plus closing documents” for information on generating the Arizona Is Home closing documents.

https://homeplusaz.com/home_plus_lender_training/

While the Arizona Is Home program has different closing documents than the HOME Plus program, the process and procedures to create the respective documents are the same.





END

